What is claimed is:

1. A method of managing an account utilizing a computer comprising:

registering records of preset unit amount to each account by the number corresponding to the balance in the account.

2. The method according to claim 1, wherein the registering step comprising:

registering the balance in the account to each account in a first memory region; and

registering records of unit amount by the number corresponding to the balance in the account in a second memory region.

3. The method according to claim 1, wherein the unit amount includes, as a unit amount of each digit expressed by n-base notation (n is a natural number of at least 2), an amount whose unit is defined as the minimum number of the digit where the header numeral is "1" and each numeral subsequent thereto is "0".

4. The method according to claim 3, comprising a lower exchanging step of, when a designated number of records showing designated m-digit ("m" is an integer) unit amount do not exist, in the records showing the unit amounts of respective digits expressed by the n-base notation registered in a designated account, producing, from one record showing a k-digit unit amount which is a minimum-digit unit amount in (m + 1)- or more-digit unit amounts, records showing a (k − 1)-digit unit amount such that the sum amount thereof is coincident with the k-digit unit amount to register the same in the corresponding account.

5. The method according to claim 4, wherein the record of the unit amount includes ID for identifying each record, a unit amount and an account number for identifying the account, and

the lower exchanging step comprising

a lower unit record producing step of, from one record showing the k-digit unit amount, producing and registering at most n records showing (k − 1)-digit unit amount having the same ID and the same account number;

a higher unit record deleting step of deleting the one record showing the k-digit unit amount; and

an individual ID changing step of changing IDs of the at most n records showing the registered (k − 1)-digit unit amount to new individual Ids.

6. The method according to claim 4, wherein the lower exchanging step repeats the lower unit record producing step, the higher unit record deleting step and the individual ID changing step using the previous (k − 1) as new k until the (k − 1) digit coincide with the designated m digit.

7. The method according to claim 3, comprising an upper exchanging step of, when records showing a j-digit ("j" is an integer) unit amount, a sum amount of which is equal to a (j + 1)-digit unit amount, exist in records showing unit amounts of respective digits expressed by the n-base notation registered in the designated account, producing one record showing (j + 1)-digit unit amount from the records to register the same in the corresponding account.

8. The method according to claim 7, wherein the record of the unit amount includes ID for identifying each record, a unit amount and an account number for identifying the account, and

the upper exchanging step comprises

a same ID changing step of changing all IDs of the records showing the j-digit unit amount, whose sum amount is equal to the (j + 1)-digit unit amount, to the same ID,

a higher unit record producing step of producing and registering one record showing a (j + 1)-digit, which has the same ID and the same account number as those of records having the j-digit unit amount, whose sum amount is equal to the (j + 1)-digit unit amount, and

a lower unit record deleting step of deleting the records showing the j-digit unit amount, whose sum amount is equal to the (j + 1)-digit unit amount.

9. The method according to claim 8, wherein, when the records whose sum amount is equal to a (j + 2)-digit unit amount exist as records showing the (j + 1)-digit unit amount, the upper exchanging step repeats the same ID changing step, the higher unit record producing step and the lower unit record deleting step using a previous (j + 1) as new j.

10. A method of performing settling between amounts utilizing a computer comprising:

registering records showing preset unit amounts to each account by the number corresponding to the balance in the account;

retrieving, from records showing unit amounts registered in an account of a transfer source, records of the number corresponding to an amount to be settled when settlement between accounts is required; and

changing all the retrieved records to records in an account of a transfer destination.

11. A computer-readable medium containing an account

managing program for managing an account utilizing a computer, the program comprising instructions for:

registering records showing preset unit amounts to each account by the number corresponding to the balance in the account.

12. A computer-readable medium containing an account settling program for settling an account utilizing a computer, the program comprising instructions for:

registering records showing preset unit amounts to each account by the number corresponding to the balance in the account and

retrieving, from records showing unit amounts registered in an account of a transfer source, records of the number corresponding to an amount to be settled when settlement between accounts is required and changing all the retrieved records to records in an account of a transfer destination.

13. A lot managing method for managing the locations/possessions of articles in a dividable lot utilizing a computer comprising,

registering a preset unit quantity of records by the number corresponding to the generated quantity when the articles are generated as a subject to be managed in one location/possession.

14. The lot managing method according to claim 13, wherein the unit quantity includes, as a unit quantity of each digit expressed by n-base notation (n is a natural number of at least 2), a quantity whose unit is defined as the minimum number of the digit where a header numeral is "1" and each numeral subsequent thereto is "0".

15. The lot managing method according to claim 14,

comprising

a record dividing step of, when records having the same location/possession and showing a m-digit quantity to be changed do not exist in records showing unit quantities of respective digits expressed by the n-base notation, some of which are to be changed regarding locations/possessions thereof, registering records showing a (k - 1)-digit unit quantity by such a number that a sum account thereof becomes equal to the k-digit unit quantity instead of one record showing the k-digit unit quantity which is a minimum-digit unit amount in (m + 1)- or more-digit unit amounts.

16. The lot managing method according to claim 15, wherein

the unit quantity record includes an ID for identifying each record, a unit quantity and a location/possession history; and the record dividing step includes a lower unit record producing step of producing and registering records having the same ID and the same location/possession history and showing a (k - 1)-digit unit amount from one record showing the k-digit unit amount such that a sum quantity thereof becomes equal to the k-digit unit quantity,

a higher unit record deleting step of deleting the one record showing the k-digit unit quantity, and

an individual ID changing step of changing IDs of the records having the same ID and showing the registered (k - 1)-digit unit quantity to new individual IDs.

17. The lot managing method according to claim 15, wherein the record dividing step repeats the lower unit record producing step, the higher unit record deleting step and the individual ID changing step using a previous (k - 1) as new k until the (k - 1) digit are

coincident with the m digit to be changed.

18. An account managing/settling system comprising an input/output control section, a money reception/payment processing section, a transfer processing section, a balance inquiry processing section, an account opening/canceling processing section, a trust record changing section, a trust record retrieving section, an account record changing section, an account record retrieving section, a trust record storing section, an account record storing section and a plurality of terminals, wherein

the input/output control section receives each of processing demands from the plurality of terminals to judge contents thereof, and transmit data attendant to the processing demand to either one of the money reception/payment processing section, the transfer processing section, the balance inquiry processing section, and the account opening/canceling processing section to request a processing;

the money reception/payment processing section instructs the trust record changing section to perform addition/deletion of trust records corresponding to the instructed amount from the input/output control section, the trust record changing section performs a processing for the instructed addition/deletion of trust records and an upper/lower exchanging processing accompanied by the same to the trust record stored in the trust record storing section and, when the processing is completed, notifies the money reception/payment processing section that the instructed change of the trust records has been completed, and the money reception/payment processing section notifies the input/output control section of the completion of the money reception/payment processing on the basis of the notification of the completion of the instructed trust record change, and the input/output

control section notifies the completion of the processing to the terminal which generated the corresponding processing demand;

the transfer processing section transmits a transfer source account number, a transfer destination account number and a transfer amount sent from the input/output control section to the trust record changing section to instruct the trust record changing section to perform changing of the account numbers of the trust records, the trust record changing section performs the instructed changing processing of the account numbers and a necessary lower/upper exchanging processing to the trust records stored in the trust record storing section and, when the processing is completed, notifies a completion of the processing to the transfer processing section, the transfer processing section transmits a completion notification of the processing to the input/output control section, and the input/output control section transmits the completion notification to the terminal which generated the transfer processing demand;

the balance inquiry processing section transmits the account number to the trust record retrieving section to instruct the trust record retrieving section to perform accumulation of the balance in the account, the trust record retrieving section retrieves trust records having the instructed account number from the trust record storing section to check trust IDs of the trust records having the instructed account number and sum unit amounts of the trust records which have been determined to be accumulable as the balance and notifies the balance to the balance inquiry processing section, the balance inquiry processing section transmits the balance to the input/output control section, and the input/output control section returns the balance to the terminal which generated the inquiry demand;

on receipt of an account opening demand from the input/output control section, the account opening/canceling processing section instructs the account record changing section and the trust record changing section to perform registration of account records and trust records of a designated account number, the account record changing section and the trust record changing section produce the instructed records to register the records in the account record storing section and the trust record storing section, respectively, the account record storing section and the trust record storing section return processing completion notifications back to the account opening/canceling processing section, the account opening/canceling processing section notifies completion of the account opening processing to the input/output control section on receipt of both the completion notifications, the input/output control section receives the completion notification of the account opening processing to transmits a processing completion to the terminal which generated the opening demand; and

on receipt of an account canceling demand from the input/output control section, the account opening/canceling processing section instructs the account record changing section and the trust record changing section to perform deletion of the account records and the trust records having the designated account number, the account record changing section and the trust record changing section delete the designated records from the account record storing section and the trust record storing section, respectively, the account record storing section and the trust record storing section return processing completion notifications to the account opening/canceling processing section, the account opening/canceling processing section notifies completion of the account canceling processing to the

input/output control section upon receipt of both the processing completion notifications, and the input/output control section transmits a processing completion to the terminal which generated the canceling demand upon receipt of the notification of the completion of the account canceling processing.

19. A lot managing system comprising an input/output control section, a lot registration processing section, a lot update processing section, a lot deletion processing section, a lot retrieval processing section, a unit lot record changing section, a unit lot record retrieving section, a unit lot record storing section, and a plurality of terminals, wherein

the input/output control section receives each of processing requests generated from the plurality of terminals to judge contents thereof and transmit data attendant to the processing demand to either one of the lot registration processing section, the lot update processing section and the lot retrieval processing section to request a processing;

the lot registration processing section has a designated article name and initial history and instructs the unit lot record changing section to perform addition of unit lot records of kinds and quantity corresponding to a designated quantity, the unit lot record changing section performs the instructed addition of the unit lot records to the unit lot record storing section, upon completion of the addition, the unit lot record changing section notifies the completion to the lot registration processing section, the lot registration processing section transmits the completion of the lot registration processing to input/output control section, and the input/output control section notifies the completion of the processing to the terminal which generated the lot registration processing

demand;

the lot update processing section instructs the unit lot record retrieving section to perform retrieval of unit lot records having a designated article name/history, the unit lot retrieving section retrieves coincident unit lot records from the unit lot records in the unit lot record storing section to return the same back to the lot update processing section, the lot update processing section instructs the unit lot record changing section so as to change histories of unit lot records of the designated quantity from the retrieved unit lot records, the unit lot record changing section performs a record division processing, as needed, and change histories of unit lot records corresponding to the designated quantity to notify completion of a history changing processing to the lot update processing section, the lot update processing section transmits completion of the lot update processing to the input/output control section, and the input/output control section notifies completion of the processing to the terminal which generated the lot update processing demand;

the lot deletion processing section instructs the unit lot retrieving section to perform retrieval of unit lot records having a designated article name/history, the unit lot record retrieving section retrieves coincident unit lot records from the unit lot records in the unit lot record storing section to return the same back to the lot deletion processing section, the lot deletion processing section instructs the unit lot record changing section to perform deletion of the retrieved unit lot records, the unit lot record changing section deletes the instructed unit lot records from the unit lot record storing section to notify deletion completion to the lot deletion processing section, the lot deletion processing section transmits a lot deletion

processing completion to the input/output control section, the input/output control section notifies the completion of the processing to the terminal which generated the lot deletion processing demand; and

the lot retrieval processing section instructs the unit lot record retrieving section to perform retrieval of unit lot records having a designated article name/history, the unit lot record retrieving section retrieves coincident lot records from the unit lot record storing section to accumulate unit quantities of retrieved unit lot records and return the same back to the lot retrieval processing section, the lot retrieval processing section returns the accumulation result of the unit quantities back to the input/output control section as the quantity of the designated lot, and the input/output returns the accumulation result to the terminal which generated the lot retrieval demand.